

Measuring Up – Comparing Kentucky's 2000, 2004, and 2006 **Affordability Indicators – State Rankings**

Kentucky's state rankings on Measuring Up's Affordability Indicators generally weakened from 2000 to 2006. For most indicators, Kentucky ranked significantly lower in 2006 versus its ranking in 2000. However, Kentucky improved its ranking slightly in the area of need-based financial aid and remained basically unchanged in student borrowing from 2000 to 2006.

MU Affordability Indicator	Brief Definition	Ranking (out of 50)*			Trend
		2000	2004	2006	
Family Ability to Pay – Community Colleges	Percent of Income (average of all income groups) needed to pay for college expenses (tuition, fees, room, and board) minus all federal, state, and institution financial aid (net cost of attendance).	2	14	33	⬇️
Family Ability to Pay – Public 4 Year Colleges	Percent of Income (average of all income groups) needed to pay for college expenses (tuition, fees, room, and board) minus all federal, state, and institution financial aid (net cost of attendance).	6	3	25	⬇️
Family Ability to Pay – Private 4 Year Colleges		8	18	26	⬇️
Low priced colleges	At lowest priced colleges (KCTCS), the share of income that the poorest families (lowest income quintile) need to pay for tuition and fees for fulltime residents.	25	36	38	⬇️
Need-based financial aid	State investment in need-based financial aid as compared to the federal investment (Pell Grant aid).	19	14	15	⬆️
Student borrowing	Average loan amount that undergraduate students borrow each year.	10	8	8	↔️
40% of population with lowest income – Community Colleges	Average net price per average family income of 40% of the population with the lowest income. Median family income of this group was \$15,722 in 2000, increased to \$18,134 in 2004, and decreased to \$17,003 in MU 2006.	7	18	33	⬇️
40% of population with lowest income – Public 4 Year Colleges		7	4	24	⬇️
40% of population with lowest income – Private 4 Year Colleges		8	17	25	⬇️

* In case of a tie, the most favorable ranking is reported.

Percent of income needed to pay for college expenses minus financial aid: Community Colleges (2000)		
Rank	STATE	
1	Mississippi	15%
2	Kansas	17%
3	Kentucky	17%
4	Louisiana	18%
5	Oklahoma	18%
6	Minnesota	19%
7	New Mexico	19%
8	Wyoming	19%
9	Idaho	19%
10	Tennessee	19%
11	Iowa	20%
12	Nebraska	20%
13	Virginia	20%
14	Utah	20%
15	Arkansas	20%
16	Delaware	20%
17	Texas	21%
18	Washington	21%
19	Illinois	21%
20	Alaska	21%
21	Colorado	21%
22	North Carolina	21%
23	Massachusetts	21%
24	North Dakota	22%
25	Connecticut	22%
26	Hawaii	22%
27	South Carolina	22%
28	Alabama	22%
29	Georgia	23%
30	Missouri	23%
31	New Jersey	23%
32	Wisconsin	23%
33	Michigan	23%
34	Montana	23%
35	Indiana	23%
36	Nevada	23%
37	West Virginia	24%
38	Florida	24%
39	Pennsylvania	24%
40	Arizona	24%
41	Vermont	26%
42	California	26%
43	Ohio	26%
44	Maryland	26%
45	Rhode Island	27%
46	Oregon	27%
47	New Hampshire	27%
48	Maine	33%
49	New York	35%
50	South Dakota	

Rank	STATE	Family Ability to Pay at Community Colleges
1	Utah (2004)	17%
2	Idaho (2004)	18%
3	Hawaii (2004)	18%
4	Nebraska (2004)	18%
5	Wisconsin (2004)	18%
6	Louisiana (2004)	18%
7	Kansas (2004)	19%
8	Minnesota (2004)	19%
9	Missouri (2004)	19%
10	Virginia (2004)	19%
11	Alaska (2004)	20%
12	South Dakota (2004)	20%
13	Oklahoma (2004)	20%
14	Delaware (2004)	21%
15	Kentucky (2004)	21%
16	Arkansas (2004)	21%
17	Colorado (2004)	21%
18	Texas (2004)	21%
19	Illinois (2004)	21%
20	Georgia (2004)	21%
21	North Carolina (2004)	21%
22	Wyoming (2004)	21%
23	North Dakota (2004)	22%
24	Michigan (2004)	22%
25	Mississippi (2004)	22%
26	Maryland (2004)	22%
27	New Mexico (2004)	22%
28	Connecticut (2004)	22%
29	Tennessee (2004)	23%
30	Pennsylvania (2004)	23%
31	Massachusetts (2004)	23%
32	Iowa (2004)	24%
33	New Jersey (2004)	24%
34	Arizona (2004)	24%
35	Indiana (2004)	24%
36	Alabama (2004)	25%
37	Nevada (2004)	25%
38	South Carolina (2004)	25%
39	Florida (2004)	25%
40	California (2004)	25%
41	West Virginia (2004)	27%
42	(2004)	27%
43	Ohio (2004)	27%
44	Washington (2004)	27%
45	Montana (2004)	28%
46	Rhode Island (2004)	28%
47	Oregon (2004)	29%
48	Maine (2004)	29%
49	Vermont (2004)	30%
50	New York (2004)	30%

Rank	STATE	Family Ability to Pay at Community Colleges
1	Hawaii (2006)	17%
2	Utah (2006)	18%
3	Idaho (2006)	18%
4	Kansas (2006)	20%
5	Arkansas (2006)	20%
6	Louisiana (2006)	20%
7	Nebraska (2006)	21%
8	Virginia (2006)	21%
9	Wisconsin (2006)	21%
10	Mississippi (2006)	22%
11	Oklahoma (2006)	22%
12	Minnesota (2006)	22%
13	New Mexico (2006)	22%
14	Texas (2006)	22%
15	Georgia (2006)	22%
16	Alaska (2006)	23%
17	South Dakota (2006)	23%
18	Missouri (2006)	23%
19	Tennessee (2006)	23%
20	Colorado (2006)	23%
21	North Carolina (2006)	23%
22	Wyoming (2006)	23%
23	North Dakota (2006)	24%
24	Delaware (2006)	24%
25	Michigan (2006)	24%
26	Alabama (2006)	24%
27	Maryland (2006)	24%
28	Indiana (2006)	24%
29	Illinois (2006)	24%
30	Arizona (2006)	25%
31	Connecticut (2006)	25%
32	Massachusetts (2006)	25%
33	Iowa (2006)	26%
34	New Jersey (2006)	26%
35	Kentucky (2006)	26%
36	Florida (2006)	26%
37	Pennsylvania (2006)	26%
38	California (2006)	26%
39	Nevada (2006)	27%
40	South Carolina (2006)	27%
41	Washington (2006)	27%
42	New Hampshire (2006)	28%
43	Montana (2006)	29%
44	West Virginia (2006)	30%
45	Ohio (2006)	30%
46	Oregon (2006)	30%
47	Maine (2006)	30%
48	Rhode Island (2006)	30%
49	Vermont (2006)	31%
50	New York (2006)	33%

Family Ability to Pay at Public 4-year Colleges (2000)		
Rank	STATE	
1	Utah	17%
2	Wisconsin	18%
3	Iowa	19%
4	Kansas	19%
5	Minnesota	20%
6	North Carolina	21%
7	Oklahoma	21%
8	Nebraska	21%
9	Kentucky	21%
10	Idaho	22%
11	Alaska	22%
12	South Dakota	22%
13	Colorado	22%
14	Wyoming	22%
15	North Dakota	23%
16	Washington	23%
17	Tennessee	23%
18	Nevada	23%
19	Louisiana	24%
20	Georgia	24%
21	Missouri	24%
22	Illinois	24%
23	Arkansas	24%
24	Mississippi	25%
25	Alabama	25%
26	Texas	25%
27	Indiana	26%
28	Florida	26%
29	Virginia	27%
30	Arizona	27%
31	New Mexico	27%
32	South Carolina	27%
33	Massachusetts	27%
34	Hawaii	28%
35	Connecticut	28%
36	Montana	28%
37	Delaware	28%
38	Maryland	28%
39	Michigan	28%
40	New Jersey	29%
41	West Virginia	29%
42	Maine	30%
43	Pennsylvania	30%
44	Ohio	30%
45	New Hampshire	30%
46	Oregon	30%
47	California	31%
48	New York	36%
49	Rhode Island	37%
50	Vermont	39%

Family Ability to Pay at Public 4-year Colleges		
Rank	STATE	
1	Utah (2004)	18%
2	Alaska (2004)	21%
3	Idaho (2004)	22%
4	Wisconsin (2004)	22%
5	Kentucky (2004)	22%
6	Hawaii (2004)	23%
7	Louisiana (2004)	23%
8	Kansas (2004)	23%
9	Minnesota (2004)	23%
10	South Dakota (2004)	23%
11	Oklahoma (2004)	23%
12	Nebraska (2004)	24%
13	Colorado (2004)	24%
14	Georgia (2004)	24%
15	Wyoming (2004)	24%
16	North Carolina (2004)	25%
17	North Dakota (2004)	25%
18	Florida (2004)	25%
19	Virginia (2004)	26%
20	Arkansas (2004)	26%
21	Texas (2004)	26%
22	Mississippi (2004)	26%
23	Alabama (2004)	26%
24	Missouri (2004)	27%
25	New Mexico (2004)	27%
26	Tennessee (2004)	27%
27	Nevada (2004)	27%
28	Iowa (2004)	28%
29	Maryland (2004)	29%
30	Connecticut (2004)	29%
31	Indiana (2004)	29%
32	West Virginia (2004)	29%
33	Delaware (2004)	30%
34	Illinois (2004)	30%
35	Arizona (2004)	30%
36	Massachusetts (2004)	31%
37	Washington (2004)	31%
38	Montana (2004)	31%
39	Michigan (2004)	32%
40	South Carolina (2004)	32%
41	California (2004)	32%
42	(2004)	32%
43	New York (2004)	32%
44	New Jersey (2004)	34%
45	Oregon (2004)	34%
46	Maine (2004)	34%
47	Pennsylvania (2004)	35%
48	Rhode Island (2004)	35%
49	Ohio (2004)	36%
50	Vermont (2004)	41%

Family Ability to Pay at Public 4-year Colleges		
Rank	STATE	
1	Utah (2006)	18%
2	Hawaii (2006)	21%
3	Idaho (2006)	21%
4	Georgia (2006)	23%
5	Wyoming (2006)	23%
6	Louisiana (2006)	24%
7	Oklahoma (2006)	24%
8	Alaska (2006)	24%
9	Arkansas (2006)	25%
10	Kansas (2006)	26%
11	Wisconsin (2006)	26%
12	Mississippi (2006)	26%
13	Minnesota (2006)	26%
14	Tennessee (2006)	26%
15	North Carolina (2006)	26%
16	Alabama (2006)	26%
17	Florida (2006)	26%
18	Nebraska (2006)	27%
19	Virginia (2006)	27%
20	South Dakota (2006)	27%
21	Colorado (2006)	27%
22	New Mexico (2006)	28%
23	North Dakota (2006)	28%
24	Nevada (2006)	28%
25	Texas (2006)	30%
26	Indiana (2006)	30%
27	Iowa (2006)	30%
28	Kentucky (2006)	30%
29	Missouri (2006)	31%
30	Arizona (2006)	31%
31	Washington (2006)	31%
32	West Virginia (2006)	31%
33	Maryland (2006)	32%
34	New Hampshire (2006)	32%
35	Delaware (2006)	33%
36	Connecticut (2006)	33%
37	California (2006)	33%
38	Montana (2006)	33%
39	New York (2006)	33%
40	Massachusetts (2006)	34%
41	Illinois (2006)	35%
42	Michigan (2006)	36%
43	South Carolina (2006)	36%
44	Oregon (2006)	36%
45	Maine (2006)	36%
46	New Jersey (2006)	37%
47	Pennsylvania (2006)	39%
48	Rhode Island (2006)	39%
49	Vermont (2006)	41%
50	Ohio (2006)	42%

Percent of income needed to pay for college minus financial aid: Private Four Years		
Rank	STATE	(2000)
1	Utah	20%
2	North Dakota	30%
3	Alaska	30%
4	Delaware	41%
5	Michigan	42%
6	Kansas	43%
7	Nevada	43%
8	Kentucky	44%
9	Arkansas	45%
10	Nebraska	47%
11	Alabama	47%
12	Oklahoma	47%
13	Mississippi	48%
14	South Carolina	48%
15	Iowa	49%
16	Virginia	49%
17	Arizona	49%
18	Montana	49%
19	Wisconsin	50%
20	Missouri	50%
21	Hawaii	50%
22	South Dakota	51%
23	Minnesota	52%
24	Illinois	52%
25	Indiana	53%
26	Idaho	53%
27	Georgia	56%
28	New Jersey	56%
29	North Carolina	56%
30	Texas	57%
31	Tennessee	57%
32	Colorado	57%
33	Ohio	59%
34	Maryland	60%
35	Washington	61%
36	New Hampshire	61%
37	West Virginia	63%
38	Pennsylvania	64%
39	Florida	66%
40	New Mexico	66%
41	Connecticut	69%
42	Oregon	71%
43	California	73%
44	Vermont	73%
45	Louisiana	79%
46	Massachusetts	79%
47	New York	85%
48	Rhode Island	86%
49	Maine	86%
50	Wyoming	N/A

Rank	STATE	Family Ability to Pay at Private 4- year Colleges
1	Utah (2004)	21%
2	Idaho (2004)	29%
3	North Dakota (2004)	34%
4	Delaware (2004)	38%
5	Alaska (2004)	41%
6	Hawaii (2004)	43%
7	Michigan (2004)	45%
8	Kansas (2004)	46%
9	Alabama (2004)	47%
10	Nebraska (2004)	48%
11	Nevada (2004)	48%
12	Minnesota (2004)	50%
13	South Dakota (2004)	50%
14	Missouri (2004)	50%
15	Virginia (2004)	51%
16	Mississippi (2004)	51%
17	Montana (2004)	51%
18	Kentucky (2004)	52%
19	Arkansas (2004)	53%
20	Wisconsin (2004)	54%
21	Iowa (2004)	54%
22	Oklahoma (2004)	56%
23	New Jersey (2004)	56%
24	New Mexico (2004)	58%
25	West Virginia (2004)	58%
26	Arizona (2004)	58%
27	South Carolina (2004)	58%
28	Colorado (2004)	59%
29	Maryland (2004)	59%
30	New Hampshire (2004)	60%
31	Texas (2004)	61%
32	Indiana (2004)	61%
33	Illinois (2004)	62%
34	Ohio (2004)	62%
35	Georgia (2004)	64%
36	Tennessee (2004)	65%
37	Florida (2004)	66%
38	Vermont (2004)	66%
39	Washington (2004)	67%
40	North Carolina (2004)	68%
41	Pennsylvania (2004)	70%
42	Connecticut (2004)	71%
43	California (2004)	71%
44	Oregon (2004)	71%
45	New York (2004)	78%
46	Maine (2004)	78%
47	Rhode Island (2004)	78%
48	Massachusetts (2004)	81%
49	Louisiana (2004)	87%
50	Wyoming (2004)	n/a

Rank	STATE	Family Ability to Pay at Private 4- year Colleges
1	Utah (2006)	22%
2	Idaho (2006)	25%
3	North Dakota (2006)	31%
4	Delaware (2006)	40%
5	Hawaii (2006)	43%
6	Kansas (2006)	47%
7	Mississippi (2006)	47%
8	Michigan (2006)	48%
9	Alaska (2006)	49%
10	Nebraska (2006)	50%
11	Virginia (2006)	52%
12	New Mexico (2006)	52%
13	Oklahoma (2006)	53%
14	Alabama (2006)	53%
15	South Dakota (2006)	53%
16	Minnesota (2006)	54%
17	Missouri (2006)	54%
18	Arkansas (2006)	55%
19	Nevada (2006)	55%
20	West Virginia (2006)	56%
21	New Jersey (2006)	58%
22	Iowa (2006)	59%
23	Montana (2006)	59%
24	New Hampshire (2006)	60%
25	South Carolina (2006)	60%
26	Wisconsin (2006)	61%
27	Kentucky (2006)	61%
28	Arizona (2006)	65%
29	Vermont (2006)	65%
30	Tennessee (2006)	66%
31	Colorado (2006)	66%
32	Texas (2006)	66%
33	Indiana (2006)	66%
34	Maryland (2006)	66%
35	Georgia (2006)	67%
36	Ohio (2006)	67%
37	Washington (2006)	68%
38	Illinois (2006)	69%
39	Florida (2006)	71%
40	North Carolina (2006)	73%
41	Pennsylvania (2006)	75%
42	Connecticut (2006)	76%
43	California (2006)	76%
44	Oregon (2006)	77%
45	Maine (2006)	78%
46	New York (2006)	83%
47	Massachusetts (2006)	83%
48	Rhode Island (2006)	85%
49	Louisiana (2006)	87%
50	Wyoming (2006)	

Low Priced Colleges (2000)		
Rank	STATE	
1	California	4%
2	North Carolina	6%
3	New Mexico	9%
4	Arizona	9%
5	Nevada	10%
6	Hawaii	10%
7	Texas	10%
8	Utah	10%
9	Idaho	11%
10	South Carolina	12%
11	Arkansas	12%
12	Georgia	12%
13	Wyoming	12%
14	Illinois	12%
15	Kansas	12%
16	Delaware	12%
17	Nebraska	12%
18	Mississippi	12%
19	Louisiana	13%
20	Missouri	13%
21	Virginia	13%
22	Tennessee	13%
23	Colorado	13%
24	Oklahoma	13%
25	Florida	14%
26	Kentucky	14%
27	Alaska	14%
28	Michigan	14%
29	Washington	14%
30	Connecticut	15%
31	Iowa	16%
32	Oregon	16%
33	Wisconsin	16%
34	New Jersey	17%
35	Maryland	17%
36	North Dakota	17%
37	Indiana	18%
38	Alabama	18%
39	Pennsylvania	19%
40	Minnesota	19%
41	West Virginia	19%
42	Rhode Island	19%
43	Massachusetts	19%
44	Montana	20%
45	Ohio	23%
46	Vermont	24%
47	South Dakota	25%
48	Maine	26%
49	New Hampshire	29%
50	New York	33%

Low Priced Colleges		
Rank	STATE	
1	California (2004)	4%
2	Hawaii (2004)	9%
3	Texas (2004)	10%
4	Nevada (2004)	10%
5	Arizona (2004)	10%
6	North Carolina (2004)	11%
7	New Mexico (2004)	11%
8	Alaska (2004)	12%
9	Georgia (2004)	12%
10	Wyoming (2004)	12%
11	Utah (2004)	13%
12	Louisiana (2004)	13%
13	Nebraska (2004)	13%
14	Colorado (2004)	13%
15	Virginia (2004)	13%
16	Delaware (2004)	13%
17	Idaho (2004)	14%
18	Kansas (2004)	14%
19	Florida (2004)	14%
20	Illinois (2004)	14%
21	Mississippi (2004)	15%
22	Missouri (2004)	15%
23	Connecticut (2004)	15%
24	Michigan (2004)	15%
25	Oklahoma (2004)	16%
26	Maryland (2004)	16%
27	New Jersey (2004)	16%
28	Wisconsin (2004)	17%
29	Arkansas (2004)	17%
30	Indiana (2004)	18%
31	West Virginia (2004)	18%
32	Washington (2004)	18%
33	Rhode Island (2004)	18%
34	Iowa (2004)	19%
35	Pennsylvania (2004)	19%
36	Kentucky (2004)	20%
37	Minnesota (2004)	20%
38	Oregon (2004)	20%
39	Tennessee (2004)	21%
40	Massachusetts (2004)	21%
41	North Dakota (2004)	22%
42	Ohio (2004)	22%
43	South Dakota (2004)	23%
44	Alabama (2004)	24%
45	South Carolina (2004)	25%
46	Montana (2004)	26%
47	Maine (2004)	26%
48	New York (2004)	27%
49	Vermont (2004)	29%
50	(2004)	30%

Low Priced Colleges		
Rank	STATE	
1	California (2006)	6%
2	Hawaii (2006)	9%
3	New Mexico (2006)	11%
4	Nevada (2006)	11%
5	Arizona (2006)	11%
6	Texas (2006)	11%
7	Georgia (2006)	12%
8	North Carolina (2006)	12%
9	Idaho (2006)	13%
10	Utah (2006)	14%
11	Nebraska (2006)	14%
12	Virginia (2006)	14%
13	Colorado (2006)	14%
14	Wyoming (2006)	14%
15	Delaware (2006)	15%
16	Kansas (2006)	15%
17	Florida (2006)	15%
18	Louisiana (2006)	16%
19	Mississippi (2006)	17%
20	Michigan (2006)	17%
21	Alaska (2006)	17%
22	New Jersey (2006)	17%
23	Illinois (2006)	17%
24	Oklahoma (2006)	18%
25	Missouri (2006)	18%
26	Arkansas (2006)	18%
27	Connecticut (2006)	18%
28	Indiana (2006)	19%
29	Maryland (2006)	19%
30	Wisconsin (2006)	21%
31	Washington (2006)	21%
32	Rhode Island (2006)	21%
33	Massachusetts (2006)	22%
34	Iowa (2006)	23%
35	Tennessee (2006)	23%
36	Pennsylvania (2006)	23%
37	Oregon (2006)	23%
38	Minnesota (2006)	24%
39	Kentucky (2006)	24%
40	North Dakota (2006)	25%
41	West Virginia (2006)	25%
42	Ohio (2006)	25%
43	Montana (2006)	27%
44	Alabama (2006)	28%
45	South Dakota (2006)	28%
46	South Carolina (2006)	28%
47	Maine (2006)	28%
48	New York (2006)	29%
49	Vermont (2006)	30%
50	New Hampshire (2006)	34%

Rank	STATE	Need Based Financial Aid (2000)
1	Illinois	124%
2	Minnesota	109%
3	New Jersey	106%
4	Pennsylvania	98%
5	New York	92%
6	Vermont	83%
7	Connecticut	81%
8	Indiana	77%
9	Massachusetts	72%
10	Iowa	60%
11	Washington	60%
12	Wisconsin	58%
13	Michigan	50%
14	Colorado	48%
15	Virginia	42%
16	Maryland	40%
17	Ohio	39%
18	California	37%
19	Nevada	33%
20	Kentucky	33%
21	Maine	28%
22	New Mexico	27%
23	North Carolina	26%
24	South Carolina	24%
25	Oregon	23%
26	West Virginia	23%
27	Arkansas	21%
28	Rhode Island	20%
29	Oklahoma	18%
30	Kansas	17%
31	Tennessee	16%
32	Missouri	15%
33	Delaware	15%
34	Texas	13%
35	Nebraska	11%
36	Florida	10%
37	New Hampshire	9%
38	North Dakota	8%
39	Utah	3%
40	Hawaii	2%
41	Arizona	2%
42	Idaho	2%
43	Montana	1%
44	Alabama	1%
45	Wyoming	1%
46	Louisiana	1%
47	Mississippi	1%
48	Georgia	0%
49	Alaska	0%
50	South Dakota	0%

Rank	STATE	Need-Based Financial Aid
1	New York (2004)	90%
2	Minnesota (2004)	87%
3	New Jersey (2004)	87%
4	Vermont (2004)	86%
5	Pennsylvania (2004)	86%
6	Indiana (2004)	85%
7	Illinois (2004)	78%
8	Massachusetts (2004)	62%
9	Washington (2004)	59%
10	Wisconsin (2004)	49%
11	California (2004)	48%
12	Connecticut (2004)	44%
13	Colorado (2004)	41%
14	Kentucky (2004)	40%
15	Michigan (2004)	36%
16	Iowa (2004)	36%
17	Texas (2004)	36%
18	Virginia (2004)	35%
19	North Carolina (2004)	34%
20	Maryland (2004)	33%
21	Ohio (2004)	31%
22	Maine (2004)	29%
23	West Virginia (2004)	28%
24	Arkansas (2004)	24%
25	South Carolina (2004)	23%
26	Rhode Island (2004)	21%
27	New Mexico (2004)	20%
28	Tennessee (2004)	18%
29	Oklahoma (2004)	16%
30	Oregon (2004)	15%
31	Kansas (2004)	13%
32	Florida (2004)	13%
33	Nebraska (2004)	12%
34	Missouri (2004)	12%
35	New Hampshire (2004)	12%
36	Montana (2004)	8%
37	Utah (2004)	5%
38	Delaware (2004)	5%
39	North Dakota (2004)	4%
40	Idaho (2004)	3%
41	Alabama (2004)	1%
42	Mississippi (2004)	1%
43	Georgia (2004)	1%
44	Wyoming (2004)	1%
45	Alaska (2004)	0%
46	Hawaii (2004)	0%
47	Nevada (2004)	0%
48	South Dakota (2004)	0%
49	Arizona (2004)	0%
50	Louisiana (2004)	0%

Rank	STATE	Need-Based Financial Aid
1	New Jersey (2006)	95%
2	New York (2006)	89%
3	Washington (2006)	86%
4	Vermont (2006)	84%
5	Pennsylvania (2006)	83%
6	Minnesota (2006)	78%
7	Illinois (2006)	73%
8	Indiana (2006)	70%
9	Maryland (2006)	53%
10	California (2006)	53%
11	Wisconsin (2006)	52%
12	Massachusetts (2006)	51%
13	Connecticut (2006)	48%
14	Delaware (2006)	43%
15	Kentucky (2006)	42%
16	North Carolina (2006)	39%
17	Virginia (2006)	38%
18	Colorado (2006)	34%
19	Texas (2006)	34%
20	Iowa (2006)	33%
21	Maine (2006)	32%
22	Michigan (2006)	29%
23	Ohio (2006)	29%
24	Rhode Island (2006)	27%
25	Oklahoma (2006)	25%
26	West Virginia (2006)	25%
27	South Carolina (2006)	25%
28	Arkansas (2006)	22%
29	New Mexico (2006)	20%
30	Oregon (2006)	20%
31	Tennessee (2006)	16%
32	Nebraska (2006)	15%
33	Florida (2006)	14%
34	Kansas (2006)	12%
35	New Hampshire (2006)	12%
36	Missouri (2006)	10%
37	Montana (2006)	9%
38	Utah (2006)	6%
39	Alaska (2006)	6%
40	North Dakota (2006)	4%
41	Idaho (2006)	3%
42	Hawaii (2006)	3%
43	Mississippi (2006)	1%
44	Alabama (2006)	1%
45	Louisiana (2006)	1%
46	South Dakota (2006)	0%
47	Nevada (2006)	0%
48	Arizona (2006)	0%
49	Georgia (2006)	0%
50	Wyoming (2006)	0%

Rank	STATE	Student Borrowing (2000)
1	North Dakota	\$2,923
2	Wyoming	\$2,965
3	Idaho	\$3,094
4	South Dakota	\$3,113
5	Minnesota	\$3,168
6	Montana	\$3,182
7	Mississippi	\$3,237
8	Wisconsin	\$3,268
9	West Virginia	\$3,297
10	Kentucky	\$3,327
11	Michigan	\$3,339
12	Arkansas	\$3,345
13	Indiana	\$3,355
14	Oklahoma	\$3,364
15	Utah	\$3,390
16	Kansas	\$3,391
17	Iowa	\$3,405
18	New Mexico	\$3,412
19	Alaska	\$3,422
20	Nevada	\$3,469
21	Nebraska	\$3,505
22	Alabama	\$3,509
23	South Carolina	\$3,542
24	New Jersey	\$3,579
25	Ohio	\$3,597
26	Tennessee	\$3,609
27	Hawaii	\$3,613
28	Maine	\$3,617
29	Texas	\$3,636
30	North Carolina	\$3,650
31	Louisiana	\$3,654
32	Washington	\$3,704
33	Oregon	\$3,822
34	Colorado	\$3,823
35	Florida	\$3,841
36	Georgia	\$3,857
37	Virginia	\$3,861
38	Pennsylvania	\$3,909
39	Missouri	\$3,910
40	Arizona	\$4,038
41	Delaware	\$4,053
42	Rhode Island	\$4,081
43	New Hampshire	\$4,089
44	Maryland	\$4,121
45	Illinois	\$4,171
46	Vermont	\$4,172
47	Connecticut	\$4,313
48	New York	\$4,357
49	California	\$4,361
50	Massachusetts	\$4,719

Rank	STATE	Student Borrowing
1	North Dakota (2004)	\$2,793
2	Wyoming (2004)	\$2,898
3	Mississippi (2004)	\$2,946
4	South Dakota (2004)	\$2,949
5	Iowa (2004)	\$2,961
6	Michigan (2004)	\$2,963
7	New Mexico (2004)	\$2,990
8	Kentucky (2004)	\$3,018
9	Utah (2004)	\$3,019
10	Idaho (2004)	\$3,044
11	Arkansas (2004)	\$3,046
12	West Virginia (2004)	\$3,046
13	Florida (2004)	\$3,050
14	Minnesota (2004)	\$3,050
15	Oklahoma (2004)	\$3,060
16	Wisconsin (2004)	\$3,076
17	Nebraska (2004)	\$3,096
18	Montana (2004)	\$3,158
19	Kansas (2004)	\$3,204
20	Louisiana (2004)	\$3,221
21	Tennessee (2004)	\$3,224
22	Alabama (2004)	\$3,228
23	Indiana (2004)	\$3,231
24	Missouri (2004)	\$3,240
25	Texas (2004)	\$3,274
26	Alaska (2004)	\$3,277
27	Oregon (2004)	\$3,292
28	South Carolina (2004)	\$3,297
29	Maine (2004)	\$3,299
30	Ohio (2004)	\$3,380
31	New Jersey (2004)	\$3,418
32	North Carolina (2004)	\$3,458
33	Georgia (2004)	\$3,473
34	Nevada (2004)	\$3,490
35	Colorado (2004)	\$3,495
36	Virginia (2004)	\$3,521
37	Hawaii (2004)	\$3,580
38	Pennsylvania (2004)	\$3,583
39	Illinois (2004)	\$3,615
40	Washington (2004)	\$3,619
41	Arizona (2004)	\$3,622
42	New York (2004)	\$3,646
43	California (2004)	\$3,710
44	Maryland (2004)	\$3,810
45	Connecticut (2004)	\$3,840
46	New Hampshire (2004)	\$3,880
47	Delaware (2004)	\$3,881
48	Rhode Island (2004)	\$3,997
49	Massachusetts (2004)	\$4,078
50	Vermont (2004)	\$4,170

Rank	STATE	Student Borrowing
1	Utah (2006)	\$3,100
2	North Dakota (2006)	\$3,110
3	Iowa (2006)	\$3,112
4	Michigan (2006)	\$3,120
5	Mississippi (2006)	\$3,149
6	New Mexico (2006)	\$3,177
7	Idaho (2006)	\$3,192
8	Kentucky (2006)	\$3,210
9	South Dakota (2006)	\$3,212
10	Minnesota (2006)	\$3,234
11	Arkansas (2006)	\$3,270
12	Wisconsin (2006)	\$3,277
13	Florida (2006)	\$3,291
14	Oklahoma (2006)	\$3,295
15	West Virginia (2006)	\$3,317
16	Louisiana (2006)	\$3,349
17	Kansas (2006)	\$3,377
18	Missouri (2006)	\$3,407
19	Alaska (2006)	\$3,432
20	Nebraska (2006)	\$3,447
21	Tennessee (2006)	\$3,463
22	Montana (2006)	\$3,471
23	Maine (2006)	\$3,481
24	Texas (2006)	\$3,541
25	Indiana (2006)	\$3,549
26	Ohio (2006)	\$3,552
27	Alabama (2006)	\$3,553
28	Oregon (2006)	\$3,558
29	South Carolina (2006)	\$3,614
30	New Jersey (2006)	\$3,639
31	Wyoming (2006)	\$3,644
32	Georgia (2006)	\$3,648
33	Colorado (2006)	\$3,654
34	Nevada (2006)	\$3,671
35	North Carolina (2006)	\$3,752
36	Arizona (2006)	\$3,762
37	Illinois (2006)	\$3,770
38	Washington (2006)	\$3,801
39	Pennsylvania (2006)	\$3,827
40	Virginia (2006)	\$3,836
41	Hawaii (2006)	\$3,862
42	New York (2006)	\$3,901
43	Maryland (2006)	\$4,037
44	California (2006)	\$4,089
45	New Hampshire (2006)	\$4,118
46	Delaware (2006)	\$4,254
47	Rhode Island (2006)	\$4,302
48	Connecticut (2006)	\$4,332
49	Massachusetts (2006)	\$4,342
50	Vermont (2006)	\$4,541

40% of Pop with Lowest Income Percent of Income Needed to Pay Net College Cost - Community College		
Rank	STATE	(2000)
1	South Dakota	0%
2	Utah	23%
3	Wisconsin	26%
4	Minnesota	27%
5	Kansas	27%
6	Nebraska	27%
7	Missouri	28%
8	Mississippi	28%
9	North Carolina	28%
10	Idaho	28%
11	Kentucky	28%
12	Iowa	29%
13	Oklahoma	29%
14	Louisiana	29%
15	Illinois	29%
16	Arkansas	30%
17	South Carolina	30%
18	Virginia	30%
19	Tennessee	30%
20	Washington	30%
21	Delaware	31%
22	Alaska	31%
23	Wyoming	31%
24	Colorado	31%
25	North Dakota	32%
26	Texas	32%
27	Georgia	33%
28	Hawaii	33%
29	Alabama	33%
30	Connecticut	33%
31	Nevada	34%
32	Pennsylvania	34%
33	Michigan	34%
34	Indiana	34%
35	New Mexico	35%
36	New Jersey	35%
37	Maryland	35%
38	Massachusetts	36%
39	Arizona	37%
40	Oregon	39%
41	New Hampshire	39%
42	Montana	39%
43	Ohio	39%
44	Florida	40%
45	California	40%
46	Maine	42%
47	West Virginia	42%
48	Vermont	42%
49	Rhode Island	45%
50	New York	53%

40% of Pop with Lowest Income Percent of Income Needed to Pay Net College Cost - Community College		
Rank	STATE	
1	Utah (2004)	25%
2	Nebraska (2004)	27%
3	Wisconsin (2004)	27%
4	Hawaii (2004)	27%
5	Idaho (2004)	27%
6	Louisiana (2004)	28%
7	Minnesota (2004)	28%
8	South Dakota (2004)	29%
9	Kansas (2004)	29%
10	Missouri (2004)	29%
11	Alaska (2004)	29%
12	Virginia (2004)	29%
13	Oklahoma (2004)	30%
14	Delaware (2004)	31%
15	Arkansas (2004)	31%
16	Georgia (2004)	31%
17	Wyoming (2004)	31%
18	Kentucky (2004)	32%
19	Texas (2004)	32%
20	North Carolina (2004)	32%
21	Illinois (2004)	32%
22	Colorado (2004)	33%
23	Mississippi (2004)	33%
24	North Dakota (2004)	33%
25	New Mexico (2004)	33%
26	Maryland (2004)	34%
27	Michigan (2004)	34%
28	Connecticut (2004)	34%
29	Pennsylvania (2004)	35%
30	Tennessee (2004)	35%
31	Indiana (2004)	36%
32	Massachusetts (2004)	36%
33	Iowa (2004)	36%
34	South Carolina (2004)	36%
35	New Jersey (2004)	37%
36	Arizona (2004)	37%
37	Alabama (2004)	37%
38	Nevada (2004)	38%
39	California (2004)	38%
40	Florida (2004)	38%
41	Washington (2004)	40%
42	Ohio (2004)	41%
43	(2004)	41%
44	West Virginia (2004)	41%
45	Rhode Island (2004)	42%
46	Montana (2004)	43%
47	Oregon (2004)	43%
48	Maine (2004)	44%
49	New York (2004)	45%
50	Vermont (2004)	46%

40% of Pop with Lowest Income Percent of Income Needed to Pay Net College Cost - Community College		
Rank	STATE	
1	Utah (2006)	25%
2	Hawaii (2006)	26%
3	Idaho (2006)	26%
4	Louisiana (2006)	29%
5	Kansas (2006)	30%
6	Arkansas (2006)	30%
7	Virginia (2006)	31%
8	Wisconsin (2006)	31%
9	Nebraska (2006)	31%
10	Georgia (2006)	32%
11	Oklahoma (2006)	32%
12	Minnesota (2006)	32%
13	New Mexico (2006)	33%
14	Mississippi (2006)	34%
15	Wyoming (2006)	34%
16	South Dakota (2006)	34%
17	Texas (2006)	34%
18	Alaska (2006)	34%
19	North Carolina (2006)	34%
20	Colorado (2006)	34%
21	Missouri (2006)	34%
22	Tennessee (2006)	35%
23	North Dakota (2006)	35%
24	Delaware (2006)	36%
25	Illinois (2006)	36%
26	Indiana (2006)	36%
27	Maryland (2006)	36%
28	Alabama (2006)	36%
29	Michigan (2006)	37%
30	Connecticut (2006)	37%
31	Massachusetts (2006)	38%
32	Arizona (2006)	38%
33	Kentucky (2006)	39%
34	Iowa (2006)	39%
35	New Jersey (2006)	39%
36	Pennsylvania (2006)	40%
37	Florida (2006)	40%
38	Washington (2006)	40%
39	South Carolina (2006)	41%
40	California (2006)	41%
41	Nevada (2006)	41%
42	New Hampshire (2006)	43%
43	Montana (2006)	43%
44	Ohio (2006)	44%
45	Oregon (2006)	45%
46	Rhode Island (2006)	45%
47	West Virginia (2006)	45%
48	Maine (2006)	46%
49	Vermont (2006)	46%
50	New York (2006)	49%

Rank	STATE	40% of Pop with Lowest Income Percent of Income Needed to Pay Net College Cost - Public 4-Years (2000)
1	Utah	24%
2	Wisconsin	26%
3	Iowa	28%
4	Minnesota	28%
5	Kansas	29%
6	Oklahoma	30%
7	North Carolina	31%
8	Kentucky	31%
9	Nebraska	31%
10	South Dakota	32%
11	Alaska	32%
12	Colorado	32%
13	Idaho	32%
14	Washington	33%
15	Wyoming	33%
16	North Dakota	33%
17	Nevada	34%
18	Tennessee	34%
19	Missouri	35%
20	Arkansas	35%
21	Illinois	35%
22	Georgia	35%
23	Louisiana	35%
24	Alabama	36%
25	Indiana	37%
26	Mississippi	37%
27	Texas	38%
28	South Carolina	39%
29	Virginia	39%
30	New Mexico	40%
31	Florida	40%
32	Arizona	41%
33	Maryland	41%
34	Hawaii	41%
35	Massachusetts	41%
36	Connecticut	41%
37	Montana	41%
38	Delaware	42%
39	New Jersey	42%
40	Michigan	42%
41	West Virginia	43%
42	Maine	44%
43	New Hampshire	44%
44	Ohio	44%
45	Pennsylvania	44%
46	Oregon	46%
47	California	48%
48	New York	53%
49	Rhode Island	55%
50	Vermont	58%

Rank	STATE	40% of Pop with Lowest Income Percent of Income Needed to Pay Net College Cost - Public 4-Years (2004)
1	Utah (2004)	25%
2	Idaho (2004)	31%
3	Alaska (2004)	32%
4	South Dakota (2004)	33%
5	Wisconsin (2004)	33%
6	Kentucky (2004)	33%
7	Minnesota (2004)	33%
8	Oklahoma (2004)	33%
9	Hawaii (2004)	34%
10	Louisiana (2004)	34%
11	Kansas (2004)	34%
12	Wyoming (2004)	34%
13	Georgia (2004)	35%
14	Nebraska (2004)	35%
15	Colorado (2004)	36%
16	North Dakota (2004)	36%
17	North Carolina (2004)	37%
18	Florida (2004)	37%
19	Arkansas (2004)	37%
20	Virginia (2004)	39%
21	Mississippi (2004)	39%
22	Texas (2004)	39%
23	Alabama (2004)	39%
24	Tennessee (2004)	40%
25	New Mexico (2004)	40%
26	Nevada (2004)	40%
27	Missouri (2004)	41%
28	Iowa (2004)	42%
29	Indiana (2004)	43%
30	West Virginia (2004)	43%
31	Maryland (2004)	44%
32	Delaware (2004)	44%
33	Connecticut (2004)	44%
34	Illinois (2004)	44%
35	Arizona (2004)	46%
36	Massachusetts (2004)	46%
37	Washington (2004)	47%
38	Montana (2004)	47%
39	New York (2004)	47%
40	South Carolina (2004)	48%
41	Michigan (2004)	48%
42	(2004)	48%
43	California (2004)	49%
44	Maine (2004)	50%
45	Oregon (2004)	50%
46	New Jersey (2004)	51%
47	Pennsylvania (2004)	52%
48	Rhode Island (2004)	52%
49	Ohio (2004)	53%
50	Vermont (2004)	61%

Rank	STATE	40% of Pop with Lowest Income Percent of Income Needed to Pay Net College Cost - Public 4-Years (2006)
1	Utah (2006)	26%
2	Idaho (2006)	30%
3	Hawaii (2006)	32%
4	Wyoming (2006)	34%
5	Louisiana (2006)	34%
6	Georgia (2006)	34%
7	Oklahoma (2006)	34%
8	Alaska (2006)	36%
9	Arkansas (2006)	36%
10	Minnesota (2006)	37%
11	Kansas (2006)	38%
12	Wisconsin (2006)	38%
13	Tennessee (2006)	38%
14	South Dakota (2006)	38%
15	Mississippi (2006)	39%
16	North Carolina (2006)	39%
17	Alabama (2006)	39%
18	Florida (2006)	39%
19	Colorado (2006)	40%
20	North Dakota (2006)	41%
21	New Mexico (2006)	41%
22	Nebraska (2006)	41%
23	Virginia (2006)	41%
24	Nevada (2006)	43%
25	Kentucky (2006)	43%
26	Indiana (2006)	44%
27	Iowa (2006)	45%
28	Texas (2006)	45%
29	West Virginia (2006)	45%
30	Missouri (2006)	46%
31	Washington (2006)	46%
32	Maryland (2006)	47%
33	Arizona (2006)	47%
34	Connecticut (2006)	48%
35	New York (2006)	48%
36	Montana (2006)	48%
37	New Hampshire (2006)	48%
38	Delaware (2006)	50%
39	California (2006)	51%
40	Massachusetts (2006)	52%
41	Illinois (2006)	52%
42	Oregon (2006)	53%
43	Michigan (2006)	53%
44	South Carolina (2006)	54%
45	Maine (2006)	54%
46	New Jersey (2006)	54%
47	Rhode Island (2006)	58%
48	Pennsylvania (2006)	59%
49	Vermont (2006)	61%
50	Ohio (2006)	62%

40% of Pop with Lowest Income Percent of Income Needed to Pay Net College Cost - Private 4-Years (2000)		
Rank	STATE	
1	Wyoming	0%
2	Utah	29%
3	North Dakota	44%
4	Alaska	45%
5	Michigan	62%
6	Delaware	62%
7	Nevada	64%
8	Kansas	65%
9	Kentucky	65%
10	Arkansas	67%
11	Alabama	69%
12	Oklahoma	70%
13	Nebraska	70%
14	South Carolina	71%
15	Mississippi	72%
16	Iowa	73%
17	Virginia	73%
18	Wisconsin	74%
19	Montana	74%
20	Missouri	75%
21	Hawaii	75%
22	South Dakota	75%
23	Minnesota	75%
24	Arizona	76%
25	Indiana	77%
26	Illinois	78%
27	Idaho	81%
28	New Jersey	82%
29	Georgia	83%
30	North Carolina	85%
31	Colorado	85%
32	Texas	86%
33	Tennessee	86%
34	Ohio	88%
35	Maryland	89%
36	Washington	89%
37	New Hampshire	91%
38	West Virginia	95%
39	Pennsylvania	97%
40	New Mexico	100%
41	Florida	101%
42	Connecticut	103%
43	Vermont	109%
44	Oregon	110%
45	California	113%
46	Louisiana	119%
47	Massachusetts	120%
48	New York	127%
49	Rhode Island	128%
50	Maine	128%

40% of Pop with Lowest Income Percent of Income Needed to Pay Net College Cost - Private 4-Years		
Rank	STATE	
1	Utah (2004)	31%
2	Idaho (2004)	42%
3	North Dakota (2004)	49%
4	Delaware (2004)	56%
5	Alaska (2004)	61%
6	Hawaii (2004)	65%
7	Michigan (2004)	68%
8	Kansas (2004)	69%
9	Alabama (2004)	70%
10	Nebraska (2004)	72%
11	South Dakota (2004)	74%
12	Nevada (2004)	75%
13	Minnesota (2004)	75%
14	Missouri (2004)	76%
15	Mississippi (2004)	77%
16	Montana (2004)	77%
17	Virginia (2004)	79%
18	Kentucky (2004)	79%
19	Arkansas (2004)	80%
20	Wisconsin (2004)	82%
21	Iowa (2004)	83%
22	Oklahoma (2004)	84%
23	South Carolina (2004)	85%
24	New Jersey (2004)	87%
25	West Virginia (2004)	89%
26	Maryland (2004)	91%
27	Arizona (2004)	91%
28	New Mexico (2004)	91%
29	(2004)	91%
30	Colorado (2004)	92%
31	Indiana (2004)	92%
32	Texas (2004)	94%
33	Ohio (2004)	95%
34	Illinois (2004)	95%
35	Georgia (2004)	96%
36	Tennessee (2004)	98%
37	Vermont (2004)	101%
38	Washington (2004)	102%
39	Florida (2004)	103%
40	North Carolina (2004)	104%
41	Pennsylvania (2004)	107%
42	Connecticut (2004)	110%
43	Oregon (2004)	110%
44	California (2004)	112%
45	Rhode Island (2004)	118%
46	New York (2004)	120%
47	Maine (2004)	122%
48	Massachusetts (2004)	126%
49	Louisiana (2004)	135%
50	Wyoming (2004)	

40% of Pop with Lowest Income Percent of Income Needed to Pay Net College Cost - Private 4-Years		
Rank	STATE	
1	Utah (2006)	31%
2	Idaho (2006)	35%
3	North Dakota (2006)	45%
4	Delaware (2006)	59%
5	Hawaii (2006)	65%
6	Kansas (2006)	69%
7	Michigan (2006)	71%
8	Mississippi (2006)	71%
9	Alaska (2006)	74%
10	Nebraska (2006)	77%
11	South Dakota (2006)	78%
12	Virginia (2006)	79%
13	Oklahoma (2006)	79%
14	Alabama (2006)	80%
15	Minnesota (2006)	81%
16	New Mexico (2006)	82%
17	Arkansas (2006)	83%
18	Missouri (2006)	83%
19	West Virginia (2006)	86%
20	Nevada (2006)	86%
21	Iowa (2006)	88%
22	New Jersey (2006)	89%
23	Montana (2006)	89%
24	South Carolina (2006)	91%
25	New Hampshire (2006)	92%
26	Wisconsin (2006)	92%
27	Kentucky (2006)	92%
28	Vermont (2006)	100%
29	Maryland (2006)	100%
30	Arizona (2006)	100%
31	Tennessee (2006)	101%
32	Ohio (2006)	101%
33	Indiana (2006)	101%
34	Colorado (2006)	101%
35	Texas (2006)	102%
36	Georgia (2006)	103%
37	Washington (2006)	103%
38	Illinois (2006)	105%
39	Florida (2006)	110%
40	North Carolina (2006)	112%
41	Connecticut (2006)	114%
42	Pennsylvania (2006)	116%
43	Oregon (2006)	118%
44	California (2006)	120%
45	Maine (2006)	121%
46	New York (2006)	126%
47	Massachusetts (2006)	128%
48	Rhode Island (2006)	130%
49	Louisiana (2006)	131%
50	Wyoming (2006)	